

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William Bernard Reeser, Jr.
Debtor

Case No. 16-02667-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

Date Rcvd: Aug 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2019.

db +William Bernard Reeser, Jr., 223 Blackthorne Drive, Saylorsburg, PA 18353-8441
4804897 +BERKHEIMER TAX ADMINISTRATION, ATTN MELISSA RISSMILLER, 50 NORTH SEVENTH STREET,
BANGOR, PA 18013-1795
4804898 CH OF ALLENTEWON, PO BOX 826348, PHILADELPHIA, PA 19182-6348
4804899 CITI CARDS/BEST BUY, PO BOX 6403, SIOUX FALLS, SD 57117-6403
4804902 +PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041
4847354 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4804896 +EDI: TSYS2.COM Aug 23 2019 23:03:00 BARCLAYS BANK DE, 700 PRIDES XING,
NEWARK, DE 19713-6102
4804900 +EDI: CITICORP.COM Aug 23 2019 23:03:00 CITI CARDS/CITIBANK, PO BOX 6241,
SIOUX FALLS, SD 57117-6241
4837883 +E-mail/Text: bncmail@w-legal.com Aug 23 2019 19:05:58 COMENITY CAPITAL BANK,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4804901 EDI: IRS.COM Aug 23 2019 23:03:00 IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4845384 EDI: RESURGENT.COM Aug 23 2019 23:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4840085 +EDI: MID8.COM Aug 23 2019 23:03:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
4804903 +EDI: RMSC.COM Aug 23 2019 23:03:00 PAYPAL CREDIT, PO BOX 5138, TIMONIUM, MD 21094-5138
4851835 EDI: PRA.COM Aug 23 2019 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4814143 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2019 19:05:52
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
4804904 EDI: RMSC.COM Aug 23 2019 23:03:00 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060,
ORLANDO, FL 32896-5060
4804905 +EDI: RMSC.COM Aug 23 2019 23:03:00 SYNCHRONY BANK, PO BOX 965036,
ORLANDO, FL 32896-5036
5110631 +E-mail/Text: bncmail@w-legal.com Aug 23 2019 19:05:58 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5110632 +E-mail/Text: bncmail@w-legal.com Aug 23 2019 19:05:58 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
4837245 +E-mail/Text: bncmail@w-legal.com Aug 23 2019 19:05:58 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4804906 +EDI: WTRRNBNK.COM Aug 23 2019 23:03:00 TD BANK USA/TARGET CREDIT, PO BOX 673,
MINNEAPOLIS, MN 55440-0673
4804907 E-mail/Text: vci.bkcy@vwcredit.com Aug 23 2019 19:05:57 VW CREDIT, 1401 FRANKLIN BLVD,
LIBERTYVILLE, IL 60048-4460
4804908 EDI: WFFC.COM Aug 23 2019 23:03:00 WELLS FARGO, PO BOX 95225,
ALBUQUERQUE, NM 87199-5225
4812479 +EDI: WFFC.COM Aug 23 2019 23:03:00 WELLS FARGO BANK, N.A., MAC F8235-02F, PO BOX 10438,
DES MOINES, IA 50306-0438

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,
Seattle, WA 98121-3132

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor VW Credit Leasing, Ltd bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 William Bernard Reeser, Jr.
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 4

Information to identify the case:

Debtor 1 **William Bernard Reeser Jr.**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-02667-RNO**

Social Security number or ITIN **xxx-xx-6794**
EIN **-----**
Social Security number or ITIN **----**
EIN **-----**

Order of Discharge

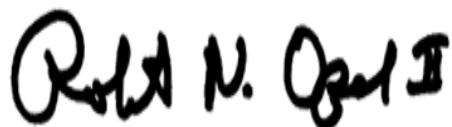
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Bernard Reeser Jr.
aka William Reeser Jr., aka William B. Reeser Jr., aka
William Bernard Reeser, aka William Reeser, aka William
B. Reeser

By the
court:

8/23/19



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.